

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Joyce Eva Delgado  
Debtor

Case No. 20-01380-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 28

Date Rcvd: Aug 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2020.

db  
5323397 +Joyce Eva Delgado, 853 Lake Henry Road, Lake Ariel, PA 18436-4636  
Commonwealth Health, PO Box 637289, Cincinnati OH 45263-0877  
5323401 +Dr. Thomas O'Brien, 110 Park Street, Honesdale PA 18431-2023  
5323402 +EOS CCA, PO Box 981008, Boston MA 02298-1008  
5323403 +FNB Omaha, PO Box 3412, Omaha NE 68103-0412  
5323404 Geisinger, 100 North Academy Ave, Danville PA 17822-3941  
5323405 +Inform Disagnostics, PO Box 841647, Dallas TX 75284-1647  
5323406 +James Wilson Funeral Home, 143 Gravity Road, Lake Ariel PA 18436-4217  
5323407 Maple City Anesthesia, 1860 Fair Avenue Suite A, Honesdale PA 18431-2108  
5323408 Mountain Laurel Surgery Center, 1860 Fair Avenue Suite B, Honesdale PA 18431-2108  
5323409 Nationstar Mortgage, 1000 Aldeman Drive, Alpharetta GA 30005-4101  
5323410 Northeast Gastrology, 1860 Fair Avenue Suite A, Honesdale PA 18431-2108  
5323413 +Receivables Management Services LLC, PO Box 361598, Columbus OH 43236-1598  
5323417 +Unemployment Compensation Overpayment, Matters Department of Labor & Industry,  
Office of Chief Counsel Tenth Floor, 651 Boas Street, Harrisburg PA 17121-0725  
5323419 +VestaCare Inc, 7825 Fay Avenue #200, La Jolla CA 92037-4270

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5323394 E-mail/Text: ebn@americollect.com Aug 10 2020 20:01:15 Americollect, PO 1690,  
Manitowoc, WI 54221  
5323395 +EDI: CAPITALONE.COM Aug 10 2020 23:43:00 Capital One, PO Box 30281,  
Salt Lake City UT 84130-0281  
5323396 +EDI: CAPITALONE.COM Aug 10 2020 23:43:00 Capital One Walmart, 15000 Capital One Drive,  
Richmond, VA 23238-1119  
5323398 E-mail/Text: ra-li-occ-esbkpt-hbg@pa.gov Aug 10 2020 20:00:51  
Department of Labor and Industry, Benefit Payment Control, 651 Boas Street, Room 525,  
Harrisburg PA 17121  
5323399 E-mail/Text: ra-li-occ-esbkpt-hbg@pa.gov Aug 10 2020 20:00:51  
Department of Labor and Industry, Benefit Payment Control, PO Box 67503,  
Harrisburg PA 17106  
5323400 EDI: DISCOVER.COM Aug 10 2020 23:43:00 Discover, PO Box 15316, Wilmington DE 19850  
5323411 +E-mail/Text: bankruptcy@prosper.com Aug 10 2020 20:01:20 Prosper Marketplace,  
221 Main Street, Suite 300, San Francisco CA 94105-1909  
5323412 E-mail/Text: EBN\_IndianapolisIMC@receivemorermp.com Aug 10 2020 20:01:30  
Receivables Management Partners, PO Box 349, Greensburg IN 47240-0349  
5323414 +EDI: DRIV.COM Aug 10 2020 23:43:00 Santander Consumer USA, 8585 N Stemmons FWY STE 1100-N,  
Dallas TX 75247-3822  
5323415 +EDI: SWCR.COM Aug 10 2020 23:43:00 Southwest Credit Systems,  
4120 International Parkway #1100, Carrollton TX 75007-1958  
5323416 EDI: AISTMBL.COM Aug 10 2020 23:43:00 T Mobile, PO Box 53410, Bellevue WA 98015-3410  
5323418 +EDI: VERIZONCOMB.COM Aug 10 2020 23:43:00 Verizon Wireless,  
500 Technology Drive Suite 300, Weldon Springs MO 63304-2225  
5323420 +E-mail/Text: meronem@wmh.org Aug 10 2020 20:00:48 Wayne Memorial Hospital,  
601 Park Street, Honesdale, PA 18431-1498

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 12, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

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Page 2 of 2  
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Date Rcvd: Aug 10, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
bkgroup@kmlawgroup.com  
John Fisher on behalf of Debtor 1 Joyce Eva Delgado johnvfisher@yahoo.com,  
fisherlawoffice@yahoo.com  
John J Martin (Trustee) pa36@ecfcbis.com, trusteeemartin@martin-law.net  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1

Joyce Eva Delgado

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9143

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

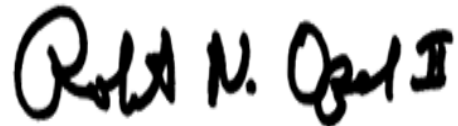
Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:20-bk-01380-RNO

12/15

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Joyce Eva Delgado  
aka Joyce E Delgado, aka Joyce Delgado**By the  
court:**Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: AutoDocketer, Deputy Clerk8/10/20**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**